

### 2011 Unbanked Households' Use of AFS

#### By Household Type

AFS Use	All Unbanked Households	All Unbanked Households	Household Type	Household Type	Household Type	Household Type	Household Type	Household Type	Household Type	Household Type
			Married Couple	Married Couple	Female Householder, No Husband Present	Female Householder, No Husband Present	Male Householder, No Wife Present	Male Householder, No Wife Present	Nonfamily Household and Other	Nonfamily Household and Other
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>										
In last 30 days <sup>a</sup>	4,490	45.5	1,138	53.5	1,480	49.8	395	48.9	1,477	37.2
In last 2-12 months	1,920	19.4	363	17.0	641	21.6	186	23.0	732	18.4
Not in the last 12 months	929	9.4	169	7.9	285	9.6	55	6.8	420	10.6
Never used	2,036	20.6	369	17.4	476	16.0	127	15.7	1,064	26.8
Unknown	501	5.1	89	4.2	90	3.0	44	5.5	278	7.0
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>
<b>Used Transaction AFS in the Last year<sup>b</sup></b>										
Used AFS in the last year	6,137	62.1	1,449	68.1	1,995	67.2	570	70.6	2,124	53.5
Did not use AFS last year	3,220	32.6	575	27.1	878	29.5	193	23.9	1,574	39.6
Unknown	518	5.2	103	4.8	98	3.3	44	5.5	273	6.9
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>
<b>Used Credit AFS in the Last year<sup>c</sup></b>										
Used AFS in the last year	1,660	16.8	384	18.1	615	20.7	177	22.0	484	12.2
Did not use AFS last year	7,473	75.7	1,578	74.2	2,203	74.2	566	70.1	3,126	78.7
Unknown	743	7.5	164	7.7	153	5.1	64	7.9	362	9.1
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>
<b>Number of Specific AFS Products Used in the Last Year</b>										
Used 0 AFS	2,911	29.5	522	24.5	749	25.2	182	22.6	1,458	36.7
Used 1 AFS	2,610	26.4	494	23.2	942	31.7	174	21.5	1,000	25.2
Used 2 or more AFS	3,505	35.5	931	43.8	1,091	36.7	367	45.4	1,117	28.1
Unknown	849	8.6	180	8.5	189	6.4	84	10.5	395	10.0
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>										
Used 0 times	98	2.2	19	1.7	32	2.1	6	1.5	41	2.8
Used 1 time	1,327	29.6	289	25.4	445	30.1	65	16.4	529	35.8
Used 2 times	1,032	23.0	221	19.4	411	27.8	91	22.9	310	21.0
Used 3 or more times	1,817	40.5	552	48.5	531	35.9	209	53.0	524	35.5
Unknown	216	4.8	57	5.0	61	4.1	24	6.1	74	5.0
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>4,490</b>	<b>100.0</b>	<b>1,138</b>	<b>100.0</b>	<b>1,480</b>	<b>100.0</b>	<b>395</b>	<b>100.0</b>	<b>1,477</b>	<b>100.0</b>

**Notes:**

<sup>a</sup> The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

<sup>b</sup> AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

<sup>c</sup> AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)